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PTO/SB/87 (09-04)

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Transmittal Form PTO/SB/21 1 page

Office Action Amendment/Response 25 pages

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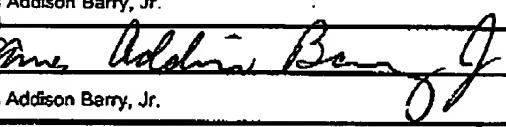
Total Number of Pages in This Submission

Application Number	09/774,147
Filing Date	01/30/01
First Named Inventor	James Martin Billings
Art Unit	3624
Examiner Name	Narayanswamy Subramanian
Total Number of Pages in This Submission	28
Attorney Docket Number	SSL

### ENCLOSURES (Check all that apply)

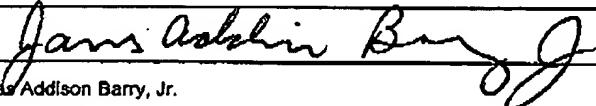
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
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Remarks		

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	James Addison Barry, Jr.		
Signature			
Printed name	James Addison Barry, Jr.		
Date	24 June 2005	Reg. No.	44,524

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Signature			
Typed or printed name	James Addison Barry, Jr.	Date	24 June 2005

This collection of information is required by 37 CFR 1.6. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Application Number: 09/774,147  
Amendment Dated 6/24/2005  
Reply to Office Action of March 25, 2005

Page 1 of 25

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE    RECEIVED  
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Serial No.: 09/774,147

JUN 25 2005

Applicant: James Martin Billings

Filed: 01/30/2001

Group Art Unit: 3624

Examiner: Narayanswamy Subramanian

For: A METHOD AND SYSTEM FOR PROVIDING DOWNSIDE PROTECTION OF STOCK MARKET INVESTMENTS

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated March 25, 2005, having a shortened-statutory response period extending through and including June 24, 2005, please enter the attached amended claims, and consider the following remarks:

**Introductory Comments:**

This application has been carefully reviewed in light of the Office Action of March 25, 2005, wherein:

- A) Claim Rejections - 35 USC §112: Claims 4-8 were rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. In claim 4 the phrase "is capable of" is vague and ambiguous. Similarly in claim 5 the phrase "being operative for" is vague and ambiguous. The Examiner stated that corrections were required. In claims 5-8, the Examiner stated that it is not